

Trading Standards Working Group



October 2023

Agenda

Welcome and introductions

Actions from the previous meeting - no outstanding actions

- DBT update
- Education and campaigns
- Operations performance update
- Systems project update
- ACTSO update
- Illegal Money Lending
- AOB

DBT Update



Carol Rice

Consumer Education Update



Lab and Innovation partnership

As the Cost of Living crisis continues to have a huge impact on the public, there is a growing demand for Citizens Advice services, particularly around negative budgets, debt and financial issues.

Access and barriers to our services is an area that maps to organisational priorities around inequitable experiences for disabled clients and racial disparities.

Access to Cost of Living advice also aligns with the effect of economic uncertainty on clients' needs identified by the advice strategy.

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Lab and Innovation partnership

What we are doing

- We are working together on supporting clients with hearing and/or speech impairments with information on cost of living issues.
- We're exploring making cost of living financial capability resources directly available to the public.
- We have selected this resource on Saving money on broadband and mobile
- We want to learn what formats people find best for access and if this removes barriers to access for this group.
- We have reached out to LCAs to be involved in the process and to test the prototype, within a set timeframe

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Miscellaneous updates

- **CEA** - working with the exec we have set up coffee and catch up breakfast 1/2hr sessions for anyone across the consumer landscape.
 - July - Crime Stoppers campaign - overview and rural crime campaign
 - Aug - Young Consumer Influencer of the year - Chartered Trading Standards Institute relaunch of the competition
 - Sept - Consumer Awareness Campaign
 - Oct - Loan Shark Campaign - Illegal Money lending team*
 - **Nov 1st 9am - Office for Product Safety and Standards** focusing on consumer vulnerability and recent consultations
- Young Consumer Influencer of the year - work with CTSI team to promote, share and input ideas into the new competition

Miscellaneous updates

Loan Shark - Illegal Money lending team*

Following on from the IMLT presentation to CEA our team is following up on work with IMLT, this includes

- Looking into running their (debt and illegal money lending) training offer which carries 2 CPD points
- Share their Myth Busting Mondays messaging
- Share their Christmas campaign content - mid november

Miscellaneous updates

Local Citizens Advice offices

We continue to work with LCA on their fincap/ consumer ed offer, supporting them and providing resource for community engagement.

We have also made new connections with offices we have not worked with before to promote the benefits of delivery consumer education and where it fits within other topics.

MALG - we will be attending this year's Money Advice Liaison Group conference, we plan to network and share the details of our resources to a wider audience. *(In November)*

Consumer Campaigns Update



Jess Rigby

Campaign Aims

The Consumer Awareness campaign is an annual campaign which aims to raise people's awareness of specific consumer issues, and provide support and advice for those who need it.

Campaign Focus: Know Your Rights

Key Channels / Issues

Trader websites and apps
Failure / delay in delivery
Defective goods

Key Advice Topics

Advising people on how to spend their money wisely
What to look out for when shopping online
What to do if things go wrong when shopping in the lead up to Christmas

Campaign Timeline

October 2023: 16 - 22 October

Offering advice and support to consumers shopping for Christmas

- Shoppers have been purchasing earlier every year
- Allows us to talk to them in the lead up to Black Friday

January 2024: DATE TBC

Offering advice and support to consumers who had issues with their Christmas shopping, as well as those shopping in the January sales

- Issues likely to include defective goods or delivery issues

Assets Available

Digital and Physical resources, including posters, a leaflet and a postcard offering advice

A resource pack for partners including example social copy and imagery

Thank you



Performance & Operations update



October 2023

Quarter two performance

Contact channel	Q2 23/24	Q1 23/24
General consumer calls	122,811	118,525
General consumer emails	15,275	13,767
General consumer webchats	9772	10,281
General consumer contacts	147,858	142,573

- Despite the restrictions, we are handling 250% more webforms than we had originally forecasted for
- Quality and CSAT performance remained strong across the quarter

Quarter two trends comparison

Quarter 2 2023/24	
(EE04) Used car	11099
(EH05) Car MOT, service and repairs	1897
(AB25) Roofing, roof sealing and chimney repairs	1810
(CA02) Women's clothing	1460
(AB24) Major renovations (including lofts, conversions and extensions)	1249
(AD05) Upholstered furniture (e.g. sofas)	1224
(AB28) Window frames and doors (excluding electric garage doors)	1120
(EM01) Air	1115
(IA03) Mobile phone (service agreements)	989
(IA02) Internet service (e.g. broadband, WiFi, MiFi, dial-up)	941

Quarter 2 2022/23		
1	(EE04) Used car	10675
2	(EM01) Air	2218
3	(EH05) Car MOT, service and repairs	1991
4	(CA02) Women's clothing	1916
5	(AD05) Upholstered furniture (e.g. sofas)	1749
6	(AB28) Window frames and doors (excluding electric garage doors)	1664
7	(AB25) Roofing, roof sealing and chimney repairs	1579
8	(AB24) Major renovations (including lofts, conversions and extensions)	1521
9	(CZ99) Other	1468
10	(ID07) Mobile phone handsets and accessories	1241

Google Analytics

	July		August		September
If your flights delayed or cancelled	138,605	If your flights delayed or cancelled	147,188	If your flights delayed or cancelled	139,463
Report to Trading Standards	53,827	Report to Trading Standards	55,513	Report to Trading Standards	70,992
If you need more help about a consumer issue	48,056	If you need more help about a consumer issue	47,018	If you need more help about a consumer issue	57,129
How to read your smart electricity meter	24,927	Check if you can get your money back after a scam	26,380	Check if something might be a scam	49,148
Check if you can get your money back after a scam	24,207	Grants and benefits to help you pay your energy bills	21,537	Grants and benefits to help you pay your energy bills	31,511
How to read your energy meter	21,576	How to read your smart electricity meter	20,352	Check if you can get your money back after a scam -	27,186
Grants and benefits to help you pay your energy bills	21,240	Get Airline compensation for lost or delayed luggage	18,127	Check post collection and delivery times	24,967
Get Airline compensation for lost or delayed luggage	17,646	How to read your energy meter	17,540	How to read your energy meter	24,681
Contact us Consumer Service	16,537	Solve an ongoing Consumer Problem	16,452	How to read your smart electricity meter	24,153
Getting your money back if you paid by card or PayPal	16,342	How to use an Ombudsman in England	15,574	Solve an ongoing Consumer Problem	20,794

Consumer service systems project



Tom Ballard

ACTSO update



Gina Green

Illegal Money Lending

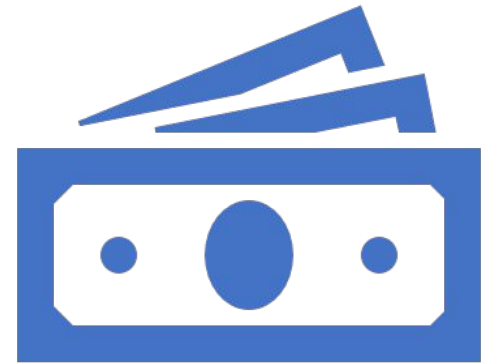


Trish Cassidy

Illegal Money Lending Team

Trish Cassidy

Trish.Cassidy@birmingham.gov.uk



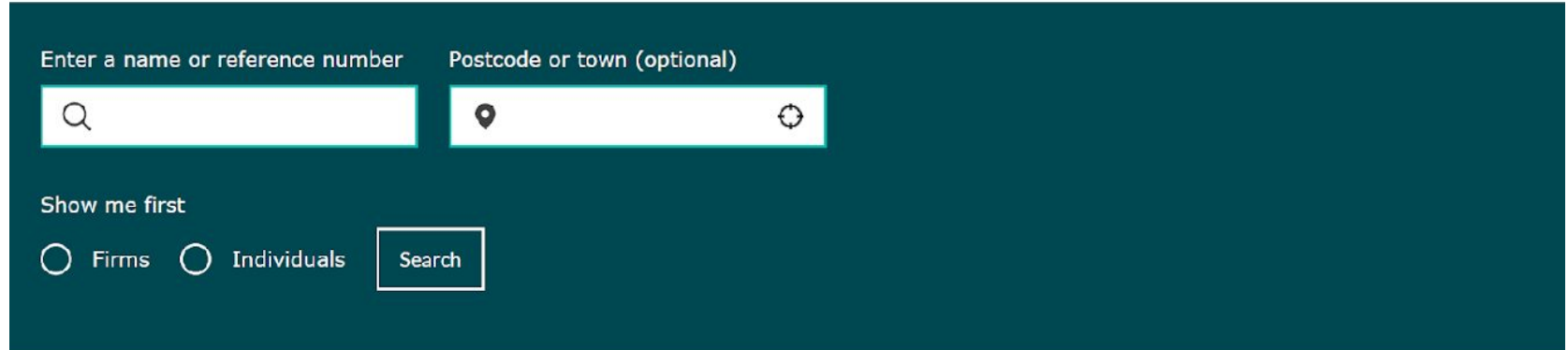
What is a loan shark?

The definition of a loan shark is someone who lends money in the course of a trade or business without the correct permission from the Financial Conduct Authority (FCA)

- Nothing to do with a high APR or interest rate
- Nothing to do with bullying or harassment
- It is simply NOT having the correct permission to lend money!

Check information about a firm, or an individual at a firm

You can search by name or reference number. You can narrow your search results by adding a location.

A screenshot of a search interface on a dark teal background. It features two input fields: one for 'Enter a name or reference number' with a magnifying glass icon, and another for 'Postcode or town (optional)' with a location pin icon. Below these are radio buttons for 'Firms' and 'Individuals', and a 'Search' button.

Enter a name or reference number Postcode or town (optional)

Show me first

Firms Individuals

How to check...

<http://www.fca.org.uk/firm/financial-services-register>

The Illegal Money Lending Teams

Enforcement

- Financial Investigators
- Seconded police
- Intelligence
- Solicitor

Purpose: Investigate intelligence we receive with a view to removing the suspected loan shark

Liaise

- Officers located across England & Wales
- Generate intelligence
- Raise awareness
- Training
- Victim support

Purpose: Work with partners and local agencies to identify and support victims

Victims

Estimated 2% of the population are using a loan shark.

Spectrum of LS, victims and threats

Half believe they are borrowing from friends

70% owed money to legal creditors

30% contemplated suicide

17% made attempts on their own life

What support we offer

Support for professionals in advice roles including training and materials.

Victim support – Local LIAISE officer allocated

24-hour helpline

Risk assessment

Needs assessment

Safe house

Live chat

Can access advice and support anonymously

How to identify Cases

- Has the client been offered a loan with (large) interest payments?
- Has the client not been given any paperwork?
- Has the client been threatened?
- Is the client scared of the person who gave them the loan?
- Has the client taken their bank card, benefit card, passport or any other valuable item from them?

If you suspect your client is a victim of a loan shark

Warm transfer to the appropriate geographic team, depending on where the client lives.

Email the clients details (name, address & contact number) along with a brief overview of what has been discussed to the appropriate e-mail address in case the transfer is unsuccessful.

Include any specific information about the suspected loan shark

If for any reason the call cannot be answered, the client will be contacted within 1 working day.

The client should call 999 if they are in immediate danger

Suggested Script

“This type of query is not something we can advise you on but there is a government organisation that provides expert advice and support. Would it be ok if I put you on hold and I will transfer you to someone who can help.”

Contact details

reportaloanshark@stoploansharks.gov.uk

stoploansharks.co.uk

stoploansharkswales@valeofglamorgan.gov.uk

stoploansharkswales.co.uk

Trish.Cassidy@birmingham.gov.uk

Any Questions?



AOB

The logo consists of a white speech bubble with a tail pointing towards the bottom-left. Inside the bubble, the words "citizens" and "advice" are stacked vertically in a dark blue, sans-serif font.

**citizens
advice**

AOB

- Date of next meeting 24th January 2024
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Thank you

The logo for Citizens Advice, featuring the text "citizens advice" in a dark blue, sans-serif font inside a white speech bubble shape with a small tail pointing downwards and to the left.

**citizens
advice**